

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re:	KENNETH STEPPE SR	§	Case No.: 05-40531
	DEBRA ANN STEPPE	§	
		§	
		§	
		§	
		§	
Debtor(s)		§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/26/2005.
- 2) This case was confirmed on 12/12/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/27/2006, 07/31/2006.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/04/2009.
- 5) The case was converted on 09/10/2009.
- 6) Number of months from filing to the last payment: 47
- 7) Number of months case was pending: 51
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: NA
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 139,660.23
Less amount refunded to debtor	\$ 3,100.67
<b>NET RECEIPTS</b>	<b>\$ 136,559.56</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,700.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 8,781.08
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 11,481.08**

Attorney fees paid and disclosed by debtor **\$ .00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICAN GENERAL FIN	SECURED	54,781.00	.00	.00	.00	.00
AMERICAN GENERAL FIN	SECURED	12,045.00	.00	.00	.00	.00
DRIVE FINANCIAL SERV	SECURED	15,650.00	.00	15,650.00	15,650.00	2,344.31
DRIVE FINANCIAL SERV	UNSECURED	422.00	.00	8,392.47	.00	.00
GMAC MORTGAGE	SECURED	160,000.00	.00	.00	85,664.24	.00
GMAC MORTGAGE	OTHER	NA	NA	NA	.00	.00
NORTHSIDE L FED CRED	SECURED	1,524.00	.00	645.26	645.26	114.71
NORTHSIDE L FED CRED	SECURED	3,859.00	.00	3,383.45	3,383.45	574.40
INTERNAL REVENUE SER	PRIORITY	2,626.05	.00	20,617.96	2,696.59	.00
CAPITAL ONE	UNSECURED	770.00	.00	1,005.82	.00	.00
CERTEGY CHECK SERVIC	UNSECURED	206.00	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	1,094.00	NA	NA	.00	.00
NCO FINANCIAL SYSTEM	OTHER	NA	NA	NA	.00	.00
COTTONWOOD FINANCIAL	UNSECURED	1,493.35	.00	1,757.05	.00	.00
FIRST NATIONWIDE BAN	UNSECURED	403.00	NA	NA	.00	.00
FIRST PREMIER BANK	UNSECURED	419.00	NA	NA	.00	.00
FIRST PREMIER CREDIT	OTHER	NA	NA	NA	.00	.00
MRC RECEIVABLE CORP	UNSECURED	1,157.61	NA	NA	.00	.00
NDC CHECK SERVICES	UNSECURED	881.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	646.00	.00	149.03	.00	.00
NICOR GAS	OTHER	NA	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	1,166.00	.00	1,157.61	.00	.00
MIDLAND CREDIT MANAG	OTHER	NA	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PEOPLES GAS LIGHT &	UNSECURED	680.00	.00	.00	.00	.00
HARRIS & HARRIS	OTHER	NA	NA	NA	.00	.00
PERSONAL FINANCE CO	UNSECURED	2,280.00	.00	1,745.52	.00	.00
SALLIE MAE LSCF	UNSECURED	6,530.00	NA	NA	.00	.00
TCF BANK	UNSECURED	832.00	NA	NA	.00	.00
PROFESSIONAL ACCOUN	OTHER	NA	NA	NA	.00	.00
TCF BANK PEERLESS FE	OTHER	NA	NA	NA	.00	.00
GMAC MORTGAGE	SECURED	NA	.00	14,005.52	14,005.52	.00
CALVARY PORTFOLIO SE	UNSECURED	NA	.00	7,172.08	.00	.00
INTERNAL REVENUE SER	UNSECURED	NA	.00	4,076.54	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	NA	.00	991.85	.00	.00
ISAC	UNSECURED	NA	.00	2,124.73	.00	.00
ADVANCE TIL PAYDAY	UNSECURED	150.00	NA	NA	.00	.00
PROFESSIONAL COLLEC	OTHER	NA	NA	NA	.00	.00
AMERICASH LOANS	UNSECURED	900.00	NA	NA	.00	.00
ILLINOIS TITLE LOANS	UNSECURED	400.00	.00	300.00	.00	.00
NATIONWIDE ACCEPTANC	UNSECURED	200.00	NA	NA	.00	.00
DENNIS WILLIAMS	OTHER	NA	NA	NA	.00	.00
NDC CHECK SERVICES	UNSECURED	881.00	NA	NA	.00	.00
ORCHARD BANK	UNSECURED	1,166.00	NA	NA	.00	.00
RESURGENT CAPITAL SE	UNSECURED	NA	.00	994.11	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	85,664.24	.00
Mortgage Arrearage	14,005.52	14,005.52	.00
Debt Secured by Vehicle	19,678.71	19,678.71	3,033.42
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	33,684.23	119,348.47	3,033.42
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	20,617.96	2,696.59	.00
<b>TOTAL PRIORITY:</b>	20,617.96	2,696.59	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	29,866.81	.00	.00

**Disbursements:**

Expenses of Administration	\$ 11,481.08	
Disbursements to Creditors	\$ 125,078.48	
<b>TOTAL DISBURSEMENTS:</b>		\$ 136,559.56

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 12/22/2009

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.